

Department of Civil Service
Employee Benefits Division
FY 2004-2005 LONG TERM DISABILITY INSURANCE PREMIUM RATES
Rates Per \$100 of Earnings*
(Effective October 10, 2004)

* Benefits are subject to maximums as defined in the LTD Plan Booklet.

PLAN NAME/CODE	Status (a)	Employee (b)	State (c)
YIA0: Less than 184 hours sick leave	Plan I	\$ 2.13	\$ 1.04
YIA1: 184 - 527 hours sick leave	Plan IIA	\$ 0.58	\$ 1.04
YIA2: 528 hours or more sick leave	Plan IIB	\$ -	\$ 1.04
YIA3: Reach Plan II (YIA1) but now less than 184 hours sick leave	Plan IIC	\$ 1.79	\$ 1.04

Calculation of Employee Contribution:

Bi-weekly contribution = Hourly Rate times 2088, divided by 26, divided by 100, times Employee Rate per Plan
(I, IIA, IIB, or IIC)

If you have any questions about LTD, please contact Employee Health Management at (517) 241-9090.